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Last revised 8/1/15

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

		DISTRICT OF NEW JEI	RSEY	
In Re:			Case No.:	
			Judge:	
			Chapter:	13
	Debtor(s)			
		Chapter 13 Plan and Mo	otions	
	Original	☐ Modified/Notice Required		☐ Discharge Sought
	Motions Included	☐ Modified/No Notice Require	ed	□ No Discharge Sought
Da	te:			
		HE DEBTOR HAS FILED FOR RE CHAPTER 13 OF THE BANKRUF		
		YOUR RIGHTS WILL BE AFF	ECTED	
confirmation You should r or any motio become bin	hearing on the Plan proposed read these papers carefully and n included in it must file a writt	separate Notice of the Hearing on Co by the Debtor. This document is the d discuss them with your attorney. Ar en objection within the time frame sta may be granted without further not	actual Plan propos nyone who wishes t ted in the Notice.	sed by the Debtor to adjust debts. to oppose any provision of this Plan This Plan may be confirmed and
	IN THE NOT	O FILE A PROOF OF CLAIM BY TICE TO RECEIVE DISTRIBUTION CONFIRMED, EVEN IF THE PLAN	NS UNDER ANY	/ PLAN
Part 1:	Payment and Length of	Plan		
a.		per	•	ter 13 Trustee, starting on
	for a	pproximatelyr	nonths.	

Other sources of funding (describe source, amount and date when funds are available):

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

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c. Use of real property to satisfy	plan obligations:	
Sale of real propertyDescription:		
Proposed date for complet	on:	
Refinance of real property.Description:Proposed date for complet	ion:	
Description:	pect to mortgage encumbering property:	ation
d. \square The regular monthly mortga	age payment will continue pending the sa	lle, refinance or loan modification.
e. Other information that may	be important relating to the payment and	l length of plan:
Part 2: Adequate Protection		
	s will be made in the amount of \$ tion to	
	s will be made in the amount of \$ ation to:	
Part 3: Priority Claims (Including A	Administrative Expenses)	
All allowed priority claims will be	paid in full unless the creditor agrees oth	erwise:
Creditor	Type of Priority	Amount to be Paid
Part 4: Secured Claims		
rait 4. Occurca olaiiiis		

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

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Creditor	Collateral Type of De		Arreara	age	Interest Rate of Arrearage	on	Amount to be Paid to Creditor (In Plan)	Payme	ar Monthly ent de Plan)
b. Modifica									
secured creditor s stated. The portion claim is identified	shall be paid t n of any allow as having "No NC	he amount ved claim th O VALUE" OTE: A mo	listed nat ex it shal difica	as the "Value ceeds that va I be treated a tion under th	e of the Credito	or Integrated and claim	as an unsecured m. EQUIRES	" plus inter	est as
Creditor	Collateral	Schedule Debt	ed	Total Collateral Value	Superior Lie	ens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
l									
2.) Where to secured claim sha					the Plan, payr	ment o	of the full amount	of the allov	wed
c. Surrend Upon confir collateral:		tay is term	inated	as to surrend	dered collatera	I. The	Debtor surrende	rs the follo	wing
Creditor			Col	lateral to be S	Surrendered		ie of Surrenderec ateral		ning Ired Debt

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d. Secured Claims Unaffe	ected b	y the Plan				
The following secured c	laims a	re unaffected by the Plan:				
e. Secured Claims to be	Paid in	<u>-</u>		1		
Creditor		Collateral			Total Amo	ount to be ugh the Plan
Part 5: Unsecured Claims						
a. Not separately classifi	ed allov	wed non-priority unsecured cl	aims shall	be paid	:	
☐ Not less than \$		to be distributed pro ra	ıta			
☐ Not less than		percent				
☐ <i>Pro Rata</i> distribution	from ar	ny remaining funds				
b. Separately classified ur	nsecure	ed claims shall be treated as t	ollows:			
Creditor	Basis	For Separate Classification	Treatme	nt		Amount to be Paid
Part 6: Executory Contracts	and Un	expired Leases				
All executory contracts and	unexpi	red leases are rejected, exce	pt the follo	wing, w	hich are as	ssumed:
Creditor		Nature of Contract or Lease		Treatr	nent by De	btor
	1					

Part 7: Motions									
NOTE: All plans cont form, Notice of Chapt A Certification of Serv	ter 13 l	Plan Tra	ansmittal, wit	hin the t	ime a	and in the ma	nner set forth	in D.N.J. LBI	R 3015-1.
a. Motion to Av	oid Li	ens Und	der 11. U.S.C.	Section	522	(f).			
The Debtor move	es to a	void the	following liens	s that imp	oair e	exemptions:			
Creditor	Nature Collate	-	Type of Lien	Amount Lien	of	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
b. Motion to Av	∕oid Li	ens and	d Reclassify (Claim Fr	om S	ecured to Co	mpletely Uns	ecured.	
The Debtor move Part 4 above:	es to re	eclassify	the following	claims a	s uns	secured and to	void liens on	collateral cons	istent with
Creditor		Collate	eral			ount of Lien e Reclassified	l		
c. Motion to Pa Unsecured.	ırtially	Void Li	ens and Recl	assify U	nder	lying Claims	as Partially S	ecured and P	artially
The Debtor move liens on collateral cons		-	_	claims a	s par	tially secured a	and partially u	nsecured, and	to void

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Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Part 8: Other Plan Provis	ions		
a. Vesting of Property Upon confirmati Upon discharge b. Payment Notices Creditors and Lessors Debtor notwithstanding the au	on provided for in Parts 4, 6 or 7 n	nay continue to mail customary	notices or coupons to the
1) Trustee commiss 2) 3) 4)	allowed claims in the following ions Claims 6)General 1 ms s not authorized to pay post-pe		1 U.S.C. Section 1305(a) in
Part 9: Modification			
	Plan previously filed in this case	e, complete the information belo	ow.
Explain below why the plan is	s being modified:	Explain below how the plan is	s being modified:
Are Schedules I and J b	eing filed simultaneously with	this Modified Plan? $\ \square$ Y	′es □ No

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te:		
	Attorney for the Debtor	
ertify under penalty of perjury that the above is true.		
te:	Debtor	
	Debioi	
te:	Joint Debtor	